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# APPLICATION GUIDELINES

and

# FORMS

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For The Water Development Program  
Private Loan Program

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## MONTANA WATER DEVELOPMENT PROGRAM

### GUIDELINES FOR PREPARING PRIVATE LOAN APPLICATIONS

This booklet assists individuals, partnerships, associations, and corporations in applying for loans under Montana's Water Development Program. It describes eligible loan applicants, funding limits, eligible projects and activities, loan approval and funding procedures, and applicant responsibilities. The booklet includes application forms.

If you have any questions write or call:

Department of Natural Resources  
and Conservation  
Water Resources Division  
Water Development Bureau  
Lee Metcalf Building  
1520 East Sixth Street  
Helena, Montana 59620  
Phone: 444-6668

Applications may be submitted to the department at any time.

IF YOU WANT BOTH A GRANT AND A LOAN, YOU MUST ALSO COMPLETE A WATER DEVELOPMENT GRANT APPLICATION. THAT APPLICATION MUST BE SUBMITTED TO DNRC BY MAY 15 OF EVEN-NUMBERED YEARS. GRANTS CANNOT EXCEED \$100,000 OR 25 PERCENT OF THE TOTAL COST OF THE PROJECT. GRANTS MUST BE APPROVED BY THE MONTANA LEGISLATURE.

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DEPARTMENT OF NATURAL RESOURCES AND CONSERVATION  
WATER DEVELOPMENT PRIVATE LOAN PROGRAM

The Water Development Private Loan Program was established by the Montana Legislature in 1981 and is administered by the Department of Natural Resources and Conservation (DNRC). It promotes the beneficial use of water, and allows Montanans to achieve full use of the state's water by providing financing for water development projects and activities. DNRC is authorized to issue up to \$10 million in state general obligation bonds for this program.

ELIGIBLE APPLICANTS

Individuals, partnerships, associations, and corporations are eligible for Water Development private loans.

ELIGIBLE PROJECTS

Projects that conserve, distribute, develop, store, and use water for beneficial uses are eligible for funding. Also eligible are activities that protect and enhance water resources by promoting efficient use, management, and protection of water.

Examples of eligible projects include constructing gravity irrigation systems, rehabilitating irrigation systems, building or repairing irrigation dams, lining and consolidating ditches, automating irrigation systems, and developing rural water supplies.

Preliminary planning must be complete before construction funds are requested. The Soil Conservation Service (SCS), irrigation supply companies, or private professional engineers usually provide the preliminary planning work. Costs for final design planning and construction supervision by a professional engineer, may be included in a construction proposal.

LOAN LIMITS

Private loans may not exceed \$200,000, and are funded from sale proceeds of general obligation bonds. Loan interest rates will be the same rate as that of the state bond. Repayment periods may not exceed 30 years, and are limited to the life of the project. Repayments on the loan are generally in annual installments.

APPLICATION AND APPROVAL PROCESS

Loan applications are accepted by DNRC at any time. The Water Development Bureau reviews the applications for completeness. You will

be notified if application forms and required documentation are not complete, and you will be given a specific time to complete the requirements. Applications are then evaluated to determine if they are technically and financially feasible. During this process, you may be required to submit additional documentation. Other state and federal agencies may be consulted to complete these evaluations. A staff recommendation is submitted to DNRC's director who makes the final decision on funding the project.

#### FUNDING SCHEDULES

State bond sales to finance the loans are generally phased with the construction season, so money will be available in time to meet project schedules. Successful applicants will be notified of the proposed state bond sale and the anticipated interest rate prior to each sale. If you need other funds in addition to DNRC funding, funding commitments must be made before DNRC includes the project in a state bond sale. Once funds are available, contract documents and loan and mortgage agreements will be signed. Disbursal can be on a schedule compatible with project construction. You may request DNRC to commit to providing long-term funding so that you can obtain interim financing elsewhere, if your construction schedule precedes loan availability. DNRC approval of interim financing is based on its acceptance of the technical and economic feasibility of the project.

#### SPONSOR RESPONSIBILITIES

Detailed scopes of work and budgets are included in all agreements, and must be approved by DNRC before you start work on the project. EXPENSES YOU INCUR BEFORE THE AGREEMENT IS FINAL WILL NOT BE REIMBURSED.

DNRC must approve procedures for contracting for professional services. All state laws on contracting and bid procedures for construction projects must be followed, and you must also keep accurate financial records and documentation for audits. DNRC can provide information about these requirements. DNRC must be permitted to monitor performance and visit the project site.

Narrative progress reports and financial reports may be required quarterly. A final report is required when the project is complete. You may also be required to submit annual financial reports during the life of the loan.

Please include a  
\$150 application fee.  
Returned if project  
not funded.

#### PRIVATE LOAN APPLICATION CHECKLIST

1. Application Fee \$150.00 (Make checks payable to DNRC)
2. Application Summary
3. Technical Narrative
4. Technical Documentation
  - a. Statistical or technical reports on natural resource features of the project site
  - b. Narrative reports on the natural resource features of the project
  - c. Engineering design reports
  - d. Maps
  - e. Property records and permits
  - f. Water right permits
5. Financial Documentation
  - a. Construction budget (with accompanying cost estimates)
  - b. Statement of financial condition
  - c. Profit or loss statement
  - d. Documentation for income sources
  - e. Three-year projected operating budget for the project
  - f. Description of loan collateral
  - g. Abstract of title or other evidence of ownership
  - h. Other funding commitments or status documentation

One copy of your application and supporting documents should be mailed to:

Department of Natural Resources  
and Conservation  
Water Resources Division  
Water Development Bureau  
Lee Metcalf Building  
1520 East Sixth Avenue  
Helena, Montana 59620

Inquiries may be mailed to DNRC, or call 444-6668.



Department of Natural Resources and Conservation  
Water Development Private Loan Program

PRIVATE LOAN APPLICATION SUMMARY

I. APPLICANT INFORMATION

- A. Applicant Name \_\_\_\_\_
- B. Mailing Address \_\_\_\_\_
- C. City, State, Zip \_\_\_\_\_
- D. Telephone Number(s): \_\_\_\_\_
- E. Contact Person \_\_\_\_\_  
1. Address if different from  
Applicant \_\_\_\_\_
2. Telephone \_\_\_\_\_
- F. This loan is requested by a(n) (Check one)
- Individual       Non-profit corporation  
 Corporation for profit       Partnership  
 Other (Specify) \_\_\_\_\_

II. PROJECT INFORMATION

- A. Project Title \_\_\_\_\_
- B. Brief Project Description \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- C. How long will it take to complete your project or activity?  
\_\_\_\_\_
- D. When do you plan to begin your project or activity?  
\_\_\_\_\_  
month/year



### E. Project Budget

|   |              |          |
|---|--------------|----------|
| Funding Request:  | *DNRC Loan   | \$ _____ |
|   | **DNRC Grant | \$ _____ |
| Applicant Funds   |              | \$ _____ |
| Other Funding Sources<br>(List amount and name of source) |              | \$ _____ |
| Total Project Cost:                                       |              | \$ _____ |

\* Loan requests cannot exceed \$200,000.

\*\* If you want both a Loan and Grant you must also complete a grant application, and submit it by May 15 of even-numbered years. Grant requests cannot exceed \$100,000 or 25 percent of the total cost of the project.

### F. Authorizing Statement

I (We) hereby declare that the information and all attachments to this application are true, complete, and accurate to the best of my (our) knowledge, and that the project or activity complies with all applicable state, local, and federal laws and regulations.

I (We) further declare that I (we) am legally authorized to enter into a binding contract with the Department of Natural Resources and Conservation to obtain loan and grant funds, if this application receives approval.

#### PRIVATE APPLICANTS:

##### INDIVIDUAL

Signature of applicant \_\_\_\_\_ Date \_\_\_\_\_

Signature of co-applicant \_\_\_\_\_ Date \_\_\_\_\_

##### PARTNERSHIP

Name: \_\_\_\_\_, a Montana partnership

By: \_\_\_\_\_, a partner

\_\_\_\_\_, a partner

\_\_\_\_\_, a partner

Date: \_\_\_\_\_

##### CORPORATION

NAME: \_\_\_\_\_, A Montana corporation

By: \_\_\_\_\_, President

\_\_\_\_\_, Secretary

Date: \_\_\_\_\_



Department of Natural Resources and Conservation  
Water Development Private Loan Program

TECHNICAL NARRATIVE  
INSTRUCTION SHEET

At a minimum, the technical narrative should include the following:

Checklist

- A. A clear statement of the purpose of the project and the specific objectives to be accomplished.
- B. A thorough description of the project that shows how the project will accomplish the objectives.
- C. A discussion of the history of the project or problem addressed by the project, and all work previously conducted.
- D. A description of the technical alternatives and the reason the proposed alternative was selected.
- E. A specific description of the implementation plan.
- F. A schedule, (preferably in chart form) for completing the project.
- G. A discussion of the effects, positive or negative, the project will have on water quantity and quality, soils, vegetation, wildlife, and other natural resources.
- H. A description of the final project results, how they will be used, and by whom.

II. Instructions for Documentation

You are urged to submit as much relevant, sound documentation about the project as you have.

- A. Include appropriate data on the natural features of the project area such as soils, vegetation, geology, and hydrology. Include completed technical reports and studies on the project. All engineering design work submitted for construction projects should name the design standards used, and should be prepared by a professional engineer licensed to practice in Montana. DNRC may exempt the professional engineer requirement if work is done by an experienced person in the project field, following designs established by a professional engineer. An example of this circumstance is a simple irrigation project with design work completed by a technician following SCS design procedures.

- B. Include a map that locates the project or activity on an aerial photo or topographic base, and shows sections, townships, and ranges. Identify all proposed construction sites, sources of water, points of water diversion, places of water use, and water conveyance structures. Title all maps, and include a scale and a north arrow.
- C. Include verification of deeds, easements, or right-of-way agreements that will be required to complete your project, or describe property agreements that will be needed to begin the project. Water right certificates, proof of use rights, or acknowledgment of water right claims should also be included. Some construction projects may require other permits. Prepare a list of permits you have obtained, or must obtain to complete the project.

Department of Natural Resources and Conservation  
Water Development Private Loan Program

ALL PRIVATE LOAN APPLICANTS  
TECHNICAL NARRATIVE

(use additional pages as needed)

Applicant \_\_\_\_\_

Project Title \_\_\_\_\_



Montana Department of Natural Resources  
and Conservation  
Water Development Private Loan Program

ALL PRIVATE LOAN APPLICANTS  
ENVIRONMENTAL ASSESSMENT

Instructions: Complete the following assessment.

1. Does the project deal solely with the rehabilitation of facilities? Yes \_\_\_\_\_ No \_\_\_\_\_
  
2. Will the proposed project or activity take place on or near a state or federal:
  - a. wild and scenic river  
Yes \_\_\_\_\_ No \_\_\_\_\_ If yes, where \_\_\_\_\_
  - b. wilderness area  
Yes \_\_\_\_\_ No \_\_\_\_\_ If yes, where \_\_\_\_\_
  - c. primitive area  
Yes \_\_\_\_\_ No \_\_\_\_\_ If yes, where \_\_\_\_\_
  - d. wildlife management area  
Yes \_\_\_\_\_ No \_\_\_\_\_ If yes, where \_\_\_\_\_
  - e. recreational site  
Yes \_\_\_\_\_ No \_\_\_\_\_ If yes, where \_\_\_\_\_
  
3. Is the planned diversion of water from a blue ribbon stream or similarly important fishery?  
Yes \_\_\_\_\_ No \_\_\_\_\_ If yes, where \_\_\_\_\_
  
4. Will the proposed project or activity take place on or near:
  - a. big game winter or seasonal range  
Yes \_\_\_\_\_ No \_\_\_\_\_ If yes, where \_\_\_\_\_
  - b. upland game bird habitat  
Yes \_\_\_\_\_ No \_\_\_\_\_ If yes, where \_\_\_\_\_
  - c. bald eagle nesting sites  
Yes \_\_\_\_\_ No \_\_\_\_\_ If yes, where \_\_\_\_\_
  - d. waterfowl and furbearer habitats  
Yes \_\_\_\_\_ No \_\_\_\_\_ If yes, where \_\_\_\_\_
  - e. important riparian or wetland areas  
Yes \_\_\_\_\_ No \_\_\_\_\_ If yes, where \_\_\_\_\_

5. Is saline seep (soil salinity) a present or potential problem in the vicinity of the proposed project or activity?

Yes \_\_\_\_\_ No \_\_\_\_\_

6. Are there any sites of historic or prehistoric importance near the proposed project or activity?

Yes \_\_\_\_\_ No \_\_\_\_\_

If yes, where \_\_\_\_\_

7. Are there any present land uses that would be limited or precluded if the proposed project or activity is undertaken?

Yes \_\_\_\_\_ No \_\_\_\_\_

If yes, what \_\_\_\_\_

8. Is there any other information about the environmental or social impact of the project that should be taken into consideration?

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Department of Natural Resources and Conservation  
Water Development Private Loan Program

FINANCIAL NARRATIVE AND BUDGET FORM  
INSTRUCTION SHEET

IF YOU WANT BOTH A GRANT AND LOAN, COMPLETE THE FOLLOWING FINANCIAL NARRATIVE AND BUDGET FORMS. DO NOT COMPLETE THOSE IN THE GRANT APPLICATION

I. Instructions for Narrative

The narrative must clearly demonstrate that the project or activity can be done within the proposed budget. In your narrative, provide a general discussion of the spending plan. The financial narrative should make clear the reason why the budget was developed as proposed. Include the source of all cost estimates. Discuss the cost of the selected project as opposed to the alternate project plan described in the technical feasibility section.

You must demonstrate that you are able to repay the loan. For individuals, the financial statements, profit and loss statements, and projected operating budget for the project establishes your loan repayment capability. For associations or applicants representing rural water systems, you must state the number of users who will amortize the debt, and if property assessments, user fees, a combination, or other revenues will be used for repayment. If applicable attach the current charges of the system to the application and describe them in the narrative along with anticipated rate increases needed to repay the proposed loan. Use a 9 percent interest rate and 15-year term to estimate the loan repayment.

Identify all funding sources for your project. Describe your efforts to secure those funding commitments. If you applied to other funding agencies, give the date of the application, when a funding decision is expected, and state whether it is a grant or loan request. State how much money you will provide and describe your in-kind contributions. If you plan to borrow from the private sector, fully describe your borrowing plans. Include in the financial feasibility narrative any other information that would be helpful in assessing your financial commitment to completing the project.

II. Instructions for Budget

- A. Use the budget forms provided. Some forms are for agricultural applicants only while others apply only to nonagricultural applicants. Budgets should estimate costs as completely and accurately as possible. The forms include major expense categories, and separate the actual project costs from the administrative, engineering, land acquisition, and permitting costs, which are sometimes not anticipated. Amend the budget

forms as needed to fit your particular project. Construction projects should include a minimum contingency expense of 10 percent of construction costs to cover unexpected expenses. An inflation contingency may be included as a project cost, and must be identified as such on the budget form.

- B. Complete the Statement of Financial Condition. It provides the basic statistics about your assets and debts.
- C. Include copies of cover letters for funding applications to other agencies, and letters of inquiry and responses.

Department of Natural Resources and Conservation  
Water Development Private Loan Program

ALL PRIVATE LOAN APPLICANTS  
FINANCIAL FEASIBILITY NARRATIVE

(use additional pages as needed)

Applicant \_\_\_\_\_

Project Title \_\_\_\_\_



Department of Natural Resources and Conservation  
Water Development Private Loan Program

ALL PRIVATE LOAN APPLICANTS  
CONSTRUCTION BUDGET

I. CONSTRUCTION COSTS

|  |          |
|--|----------|
| A. Labor:  | \$ _____ |
| B. Equipment:<br>Specify purchased or rented         | \$ _____ |
| C. Land, right-of-way, or structure<br>acquisition:  | \$ _____ |
| D. Materials (Furnish copy of all<br>cost estimates) | \$ _____ |
| E. TOTAL CONSTRUCTION COSTS                          | \$ _____ |

II. PROFESSIONAL/TECHNICAL COSTS

A. Personnel:  
include salaries, wages, and fringe benefits, or contract fees  
for services the activity will require. (Example: Engineer,  
Hydrologist, Biologist, Soil Scientist).

|       |          |
|-------|----------|
| _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |

Subtotal Personnel Services \$ \_\_\_\_\_

B. Other Costs  
include laboratory costs, supplies for professional or  
technical work, equipment costs associated with final design  
work, mapping and printing costs for the final design, and  
permit costs. Blanks are provided to list major costs.  
Small expenses may be stated as a lump sum.

|                           |          |
|---------------------------|----------|
| _____                     | \$ _____ |
| _____                     | \$ _____ |
| _____                     | \$ _____ |
| Cost provided in lump sum | \$ _____ |

Subtotal Other Costs \$ \_\_\_\_\_

C. TOTAL PROFESSIONAL/  
TECHNICAL COSTS \$ \_\_\_\_\_



### III. CONTRACT ADMINISTRATION

#### A. Personnel:

Include salaries, wages, and fringe benefits, or contract fees for services the project will require. (Example: Administrator, Accountant, Attorney)

\_\_\_\_\_ \$ \_\_\_\_\_  
\_\_\_\_\_ \$ \_\_\_\_\_  
\_\_\_\_\_ \$ \_\_\_\_\_  
\_\_\_\_\_ \$ \_\_\_\_\_

Subtotal Personnel Services \$ \_\_\_\_\_

#### B. Associated Costs:

Include as appropriate, office rent, equipment, office supplies, telephone, postage, travel. You may give this figure in a lump sum.

\_\_\_\_\_ \$ \_\_\_\_\_  
\_\_\_\_\_ \$ \_\_\_\_\_  
\_\_\_\_\_ \$ \_\_\_\_\_  
\_\_\_\_\_ \$ \_\_\_\_\_

Subtotal Associated Costs \$ \_\_\_\_\_

C. TOTAL CONTRACT ADMINISTRATION \$ \_\_\_\_\_

### IV. FINANCING COSTS

#### A. Interest During Construction: \$ \_\_\_\_\_

If you anticipate beginning construction following approval, but before state bond money becomes available (4 to 6 months), you may want to get a short-term loan. Consult a financial institution for an interest estimate. Interest on this short-term note is an allowable project cost.

#### B. Fees for servicing loan and share of costs for state bond sale. (Loan recipients are required to pay the bond issuance costs in a pro-rata share. The average cost has been 2.5 percent) Enter 3 percent of loan request. \$ \_\_\_\_\_

C. TOTAL FINANCING COSTS \$ \_\_\_\_\_



V. PROJECT COST \$ \_\_\_\_\_

VI. Inflation contingency at 6 percent per year until your beginning date (This is the average inflation forecast for the decade.) \$ \_\_\_\_\_

VII. Add a minimum of 10 percent of the project cost as a contingency for unexpected costs.

Percentage you used to calculate contingency \_\_\_\_\_ % \$ \_\_\_\_\_

VIII. TOTAL PROJECT COST \$ \_\_\_\_\_  
\_\_\_\_\_

IX. TOTAL REVENUE FOR PROJECT

A. DNRC Revenue

Loan Amount Requested\* \$ \_\_\_\_\_  
Grant Amount Requested\*\* \$ \_\_\_\_\_  
Subtotal DNRC Funding \$ \_\_\_\_\_

B. Other Funding Sources:  
List and specify amount

Federal Funding \$ \_\_\_\_\_  
Your Contribution \$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_

Subtotal other funding source \$ \_\_\_\_\_

C. TOTAL PROJECT REVENUE: \$ \_\_\_\_\_

\* Loans cannot exceed \$200,000.

\*\* If you want a DNRC grant, you must also complete a grant application, which must be submitted to DNRC by May 15 of even-numbered years. Grant requests cannot exceed \$100,000 or 25 percent of the total project cost.



Montana Department of Natural Resources and Conservation  
Water Development Private Loan Program

ALL PRIVATE LOAN APPLICANTS  
GENERAL INFORMATION

Are there any lawsuits, judgments, or litigation pending for or against you? \_\_\_\_\_

Have you ever declared bankruptcy? \_\_\_\_\_ Explain: \_\_\_\_\_

Have required income tax returns been filed? \_\_\_\_\_ Are any of your tax returns under dispute? \_\_\_\_\_

Any unpaid deficiencies? \_\_\_\_\_ Explain: \_\_\_\_\_

I (we) the undersigned, have provided this financial statement as part of my (our) application for a loan from the Water Development Bureau of the Department of Natural Resources and Conservation. I (we) certify that the statement is complete and accurate to the best of my (our) knowledge and I (we) authorize DNRC to certify any condition of debt described above.

| Name  | Capacity* | Signature | Date      |
|-------|-----------|-----------|-----------|
| _____ | _____     | _____     | , 19_____ |
| _____ | _____     | _____     | , 19_____ |
| _____ | _____     | _____     | , 19_____ |

\*Capacity such as applicant, co-applicant, guarantor, partner, or stockholder.



Department of Natural Resources and Conservation  
Water Development Private Loan Program

ALL PRIVATE LOAN APPLICANTS  
DESCRIPTION OF LOAN COLLATERAL

Your Name or Your  
Business Name \_\_\_\_\_

Project Title \_\_\_\_\_

REAL ESTATE: (enter on another sheet if necessary)

|    |                               |                     |                 |                            |    |       |
|----|-------------------------------|---------------------|-----------------|----------------------------|----|-------|
| a. | _____                         | _____               | \$              | _____                      | \$ | _____ |
| b. | _____                         | _____               | \$              | _____                      | \$ | _____ |
|    | legal description of property | total acres or size | estimated value | lien or<br>mortgage amount |    |       |

Indicate the name and address of the holder of any outstanding lien against real property described above and the amount of the lien:

a) \_\_\_\_\_  
b) \_\_\_\_\_

Attach a map on which all real property offered as security is clearly identified and located according to its legal description.

Do you lease any of your real property that is offered as security? \_\_\_\_\_  
If so give your tenant's name, address and condition of the lease. \_\_\_\_\_

PERSONAL PROPERTY: (itemize and indicate value)

|    |       |    |       |
|----|-------|----|-------|
| a. | _____ | \$ | _____ |
| b. | _____ | \$ | _____ |
| c. | _____ | \$ | _____ |
| d. | _____ | \$ | _____ |

TOTAL VALUE OF SECURITY (PERSONAL AND REAL) \$ \_\_\_\_\_

Is any of the real or personal property offered as collateral on this loan affected by probate or other estate proceedings? No \_\_\_\_\_ Yes \_\_\_\_\_ (If yes, explain)

|       |    |       |
|-------|----|-------|
| _____ | \$ | _____ |
| _____ | \$ | _____ |
| _____ | \$ | _____ |
| _____ | \$ | _____ |

Authorized Signature of Applicant \_\_\_\_\_ Title \_\_\_\_\_ Date \_\_\_\_\_



Department of Natural Resources and Conservation  
Water Development Private Loan Program

AGRICULTURAL APPLICANTS ONLY  
STATEMENT OF FINANCIAL CONDITION

Check one: Individual \_\_\_\_\_ Partnership \_\_\_\_\_ Corporation \_\_\_\_\_  
Your Name or Your  
Business Name \_\_\_\_\_  
Project Title \_\_\_\_\_

| ASSETS  | AMOUNT   | LIABILITIES  | AMOUNT |
|---|----------|--|--------|
| <b>CURRENT ASSETS</b>   |          | <b>CURRENT LIABILITIES (Due within 1 year)</b>                           |        |
| Cash on Hand/in Banks.....  | \$ _____ | Notes & Accounts Payable (Schedule B) \$ _____                           |        |
| Marketable Stock, Bonds and Sec...<br>Notes and Accounts Receivable, due<br>within 1 year (Schedule A)..... | _____    | Name of Bank _____   |        |
| Federal Payments Receivable.....  | _____    | Portion of Long Term<br>Debt (due within 1 year).....                    | _____  |
| Market Livestock (Schedule C)....   | _____    | Livestock (Schedule B).....  | _____  |
| Harvested Crops Held for Sale.....  | _____    | Machinery and Equip. (Schedule E)....                                    | _____  |
| Cash Investment in Crops (Sched. D)   | _____    | Land Rental (Schedule F).....  | _____  |
| Prepaid Expenses.....   | _____    | Taxes (Income, Water, Real, etc.)....                                    | _____  |
| Supplies on Hand.....   | _____    | Other _____  | _____  |
| Other Current Assets (Itemize)...   | _____    | _____  | _____  |
| _____   | _____    | _____  | _____  |
| _____   | _____    | _____  | _____  |
| <b>TOTAL CURRENT ASSETS</b>   |          | <b>TOTAL CURRENT LIABILITIES</b>   |        |
| <b>INTERMEDIATE TERM ASSETS (All assets<br/>not current or long-term)</b>                                   |          | <b>INTERMEDIATE LIABILITIES (Liabilities<br/>of more than 1 year)</b>    |        |
| Cash Value Life Insurance.....  | _____    | Life Insurance.....  | _____  |
| Feeder Livestock (Schedule C)....   | _____    | Mach. & Equip. (Schedule E).....   | _____  |
| Auto, Machinery, Equip. (Schedule E)  | _____    | Household/Business Furnishings<br>and Equipment.....                     | _____  |
| Securities (not readily marketable)   | _____    | Lease/Rental Equipment (Schedule F)...                                   | _____  |
| House or Bus. Furnishings.....  | _____    | Other Interim. Liability (Itemize)....                                   | _____  |
| Feed & Seed for Farm Use. (Sched. D)  | _____    | _____  | _____  |
| Breeding Livestock (Schedule C)   | _____    | _____  | _____  |
| Other Intermediate Assets (Itemize)   | _____    | _____  | _____  |
| _____   | _____    | _____  | _____  |
| _____   | _____    | _____  | _____  |
| <b>TOTAL INTERMEDIATE ASSETS</b>  |          | <b>TOTAL INTERM. LIABILITIES</b>   |        |
| <b>LONG TERM OR FIXED ASSETS</b>  |          | <b>LONG TERM LIABILITIES</b>   |        |
| Farm, Ranch, or Bus. Real Estate..  | _____    | Real Estate Liens (except portion<br>listed as current liabilities)..... | _____  |
| Other Real Estate (Schedule G)...   | _____    | Real Estate Mortgage (Schedule H)....                                    | _____  |
| Other Fixed Assets.....   | _____    | Contracts for Deed (Schedule H).....                                     | _____  |
| _____   | _____    | _____  | _____  |
| _____   | _____    | _____  | _____  |
| <b>TOTAL FIXED ASSETS</b>   |          | <b>TOTAL LONG TERM LIABILITIES</b>                                       |        |
| <b>TOTAL ASSETS</b>   |          | <b>TOTAL LIABILITIES</b>   |        |
| Intangible Assets _____   |          | (for corporation loans only)   |        |
|   |          | Common Stock.....  | _____  |
|   |          | Preferred Stock.....   | _____  |
|   |          | Retained Earnings.....   | _____  |
|   |          | <b>PRESENT NET WORTH</b>   | _____  |
|   |          | <b>TOTAL LIABILITIES &amp; NET WORTH</b>                                 | _____  |
|   |          | Contingent Liabilities _____   | _____  |
|   |          | _____  | _____  |



Department of Natural Resources and Conservation  
Water Development Private Loan Program

AGRICULTURAL APPLICANTS ONLY  
STATEMENT OF FINANCIAL CONDITION  
SUPPORTING SCHEDULES

**SCHEDULE C-Livestock (Show Brand and Location)**

**SCHEDULE D-Crops**

SCHEDULE E-Automobiles, Machinery and Equipment



**SCHEDULE F-Rented Real Estate**

| Tract | Owner Name | Acres |       | Contract or<br>Rental Basis | Cost Per<br>Yr/Mo | Date<br>Expires | Oral<br>Written | Location |
|-------|------------|-------|-------|-----------------------------|-------------------|-----------------|-----------------|----------|
|       |            | Cult. | Other |                             |                   |                 |                 |          |
| A     |            |       |       |                             |                   |                 |                 |          |
| B     |            |       |       |                             |                   |                 |                 |          |
| C     |            |       |       |                             |                   |                 |                 |          |
| TOTAL |            |       |       |                             |                   |                 |                 |          |

**SCHEDULE G-Owned Real Estate**

| Tract | Title In Name of: | Acres |       | Legal Description | Value of<br>Improvements | Current<br>Value |
|-------|-------------------|-------|-------|-------------------|--------------------------|------------------|
|       |                   | Cult. | Other |                   |                          |                  |
| A     |                   |       |       |                   |                          |                  |
| B     |                   |       |       |                   |                          |                  |
| C     |                   |       |       |                   |                          |                  |
| TOTAL |                   |       |       |                   |                          |                  |

**SCHEDULE H-Real Estate Liens**

| Tract | Lien Holder | Mortgage<br>Contract | Total<br>Amount | Payment<br>Date | Principal | Interest | Total Payment |
|-------|-------------|----------------------|-----------------|-----------------|-----------|----------|---------------|
| A     |             |                      |                 |                 |           |          |               |
| B     |             |                      |                 |                 |           |          |               |
| C     |             |                      |                 |                 |           |          |               |
| TOTAL |             |                      |                 |                 |           |          |               |



Department of Natural Resources and Conservation  
Water Development Private Loan Program

**AGRICULTURAL APPLICANTS ONLY**  
**PROFIT OR LOSS STATEMENT**

DO NOT INCLUDE PROJECT INCOME OR EXPENSE

Your Name or Your  
Business Name \_\_\_\_\_  
Project Title \_\_\_\_\_

Show your overall financial condition for at least the past two (2) tax years, and an estimate for the current year.

| <b>INCOME</b>   |      |              |              |                |
|---|------|--------------|--------------|----------------|
| INCOME SOURCES:   | YEAR | 19<br>Actual | 19<br>Actual | 19<br>Estimate |
|   |      |              |              |                |
|   |      |              |              |                |
|   |      |              |              |                |
|   |      |              |              |                |
| TOTAL GROSS INCOME.....                                 |      | \$           |              |                |
| DIRECT COST OF PRODUCTS OR LIVESTOCK SOLD OR TO BE SOLD |      | \$           | \$           | \$             |
|   |      |              |              |                |
|   |      |              |              |                |
|   |      |              |              |                |
| TOTAL DIRECT COST OF PRODUCTS SOLD.....                 |      | \$           | \$           | \$             |
| GROSS PROFIT  |      | \$           | \$           | \$             |
| <b>EXPENSES</b>   |      |              |              |                |
| OPERATING EXPENSES:                                     |      |              |              |                |
| Salaries and Employees Benefits.....                    |      | \$           | \$           | \$             |
| Contracted Services.....                                |      |              |              |                |
| Rent/Leases.....  |      |              |              |                |
| Water.....  |      |              |              |                |
| Repairs and Maintenance.....                            |      |              |              |                |
| Feed and Seed.....                                      |      |              |              |                |
| Fertilizer/Chemicals.....                               |      |              |              |                |
| Supplies.....   |      |              |              |                |
| Veterinary and Medicine.....                            |      |              |              |                |
| Gas and Oil, etc.....                                   |      |              |              |                |
| Taxes (Real Estate/Personal).....                       |      |              |              |                |
| Income Tax.....   |      |              |              |                |
| Interest Expenditures.....                              |      |              |              |                |
| Auto/Freight/Trucking.....                              |      |              |              |                |
| Livestock Breeding Fees.....                            |      |              |              |                |
| Depreciation.....                                       |      |              |              |                |
| Insurance.....  |      |              |              |                |



| OPERATING EXPENSES (cont.)                                      | YEAR<br>19<br>Actual | 19<br>Actual    | 19<br>Estimate  |
|---|----------------------|-----------------|-----------------|
| Storage.....  | _____                | _____           | _____           |
| Utilities (gas, water, electric).....                           | _____                | _____           | _____           |
| Accounting/Legal.....   | _____                | _____           | _____           |
| Miscellaneous.....  | _____                | _____           | _____           |
| Other (Itemize) _____<br>_____<br>_____                         | _____                | _____           | _____           |
| <b>TOTAL OPERATING EXPENSES</b>                                 | <b>\$</b> _____      | <b>\$</b> _____ | <b>\$</b> _____ |
| OTHER EXPENSES:   |                      |                 |                 |
| Debt Payment on Principal.....                                  | _____                | _____           | _____           |
| Cash Outlay for Capital Expenditures(Itemize)<br>_____<br>_____ | _____                | _____           | _____           |
| Annual Living Expense.....                                      | _____                | _____           | _____           |
| Other (Itemize) _____<br>_____<br>_____                         | _____                | _____           | _____           |
| <b>TOTAL OTHER EXPENSES</b>                                     | <b>\$</b> _____      | <b>\$</b> _____ | <b>\$</b> _____ |
| <b>TOTAL EXPENSES</b>   | <b>\$</b> _____      | <b>\$</b> _____ | <b>\$</b> _____ |
| <b>NET PROFIT (OR LOSS)</b>                                     | <b>\$</b> _____      | <b>\$</b> _____ | <b>\$</b> _____ |
|   |                      |                 | , 19_____       |
|   |                      |                 | , 19_____       |
|   |                      |                 | , 19_____       |

Signature(s) of Applicant(s)

Title

Date



Department of Natural Resources and Conservation  
Water Development Private Loan Program

**AGRICULTURAL APPLICANTS ONLY**  
**THREE YEAR PROJECTED OPERATING BUDGET**

SHOW PROJECT OR ACTIVITY INCOME AND EXPENSES ONLY

Your Name or Your  
Business Name \_\_\_\_\_  
Project Title \_\_\_\_\_

Loan repayment period and estimated interest rate used to compute interest and principal  
on DNRC loan: 15 years maximum or the life of project, whichever is less, at 9 percent per  
year.

Indicate desired repayment schedule: Annual \_\_\_\_\_ Semi-Annual \_\_\_\_\_ Quarterly \_\_\_\_\_

| PROJECTED INCOME   |          |          |          |
|--|----------|----------|----------|
| INCOME SOURCES:  | YEAR     | 19____   | 19____   |
| Increased/Saved Crop Production.....                                       | \$ _____ | \$ _____ | \$ _____ |
| Increased Livestock Production.....  | _____    | _____    | _____    |
| Recreation.....  | _____    | _____    | _____    |
| Commercial Value of Renewable<br>Resources Produced, such as Electricity.. | _____    | _____    | _____    |
| Other Project Income_____  | _____    | _____    | _____    |
| _____  | _____    | _____    | _____    |
| _____  | _____    | _____    | _____    |
| _____  | _____    | _____    | _____    |
| _____  | _____    | _____    | _____    |
| _____  | _____    | _____    | _____    |
| LOST OR ABANDONED PRODUCTION (DEDUCT)                                      | ( )      | ( )      | ( )      |
| TOTAL PROJECTED INCOME   | \$ _____ | \$ _____ | \$ _____ |
| PROJECTED EXPENSES   |          |          |          |
| OPERATING EXPENSES:  |          |          |          |
| Salaries and Employee Benefits.....  | \$ _____ | \$ _____ | \$ _____ |
| Contracted Services.....   | _____    | _____    | _____    |
| Rent/Leases.....   | _____    | _____    | _____    |
| Water.....   | _____    | _____    | _____    |
| Repairs and Maintenance.....   | _____    | _____    | _____    |
| Feed and Seed.....   | _____    | _____    | _____    |
| Fertilizer/Chemicals.....  | _____    | _____    | _____    |
| Supplies.....  | _____    | _____    | _____    |
| Veterinary and Medicine.....   | _____    | _____    | _____    |
| Gas and Oil.....   | _____    | _____    | _____    |
| Taxes (Real Estate/Personal).....  | _____    | _____    | _____    |
| Income Tax.....  | _____    | _____    | _____    |
| Interest (DNRC).....   | _____    | _____    | _____    |
| Interest (Other Projected Debt).....                                       | _____    | _____    | _____    |
| Auto/Freight/Trucking.....   | _____    | _____    | _____    |
| Depreciation.....  | _____    | _____    | _____    |
| Insurance.....   | _____    | _____    | _____    |
| Miscellaneous Fees (Breeding, etc.).....                                   | _____    | _____    | _____    |
| Storage.....   | _____    | _____    | _____    |
| Utilities (Gas, Water, and Electricity)....                                | _____    | _____    | _____    |
| Accounting/Legal.....  | _____    | _____    | _____    |
| Other (Itemize)_____   | _____    | _____    | _____    |
| _____  | _____    | _____    | _____    |



|   | YEAR<br>19_____ | 19_____  | 19_____   |
|---|-----------------|----------|-----------|
| <b>THER PROJECTED EXPENSES:</b>   |                 |          |           |
| Cash Outlays for Capital Expenditures _____   | \$ _____        | \$ _____ | \$ _____  |
| Debt Payment Principal (DNRC).....  | _____           | _____    | _____     |
| Debt Payment Principal (Other).....   | _____           | _____    | _____     |
| Other (Itemize) _____   | _____           | _____    | _____     |
|   | _____           | _____    | _____     |
| <b>TOTAL PROJECTED OTHER EXPENSES</b>   | \$ _____        | \$ _____ | \$ _____  |
| <b>PROJECTED OPERATING AND OTHER EXPENSES</b>   | \$ _____        | \$ _____ | \$ _____  |
|   | _____           | _____    | _____     |
| Add a minimum of 10 percent of projected expenses each year as a contingency for unexpected costs. What percentage did you use? _____ | \$ _____        | \$ _____ | \$ _____  |
|   | _____           | _____    | _____     |
| Other   | \$ _____        | \$ _____ | \$ _____  |
|   | _____           | _____    | _____     |
| <b>TOTAL PROJECTED EXPENSES</b>   | \$ _____        | \$ _____ | \$ _____  |
|   | _____           | _____    | _____     |
| <b>PROJECTED NET INCOME (OR LOSS)</b>   | \$ _____        | \$ _____ | \$ _____  |
|   | _____           | _____    | , 19_____ |
|   | _____           | _____    | , 19_____ |
|   | _____           | _____    | , 19_____ |
| Signature(s) of Applicant(s)  | Title           | Date     |           |



Department of Natural Resources and Conservation  
Water Development Private Loan Program

**NONAGRICULTURAL APPLICANTS ONLY**  
**STATEMENT OF FINANCIAL CONDITION**

Check one: Individual \_\_\_\_\_ Partnership \_\_\_\_\_ Corporation \_\_\_\_\_  
Applicant or Business Name: \_\_\_\_\_  
Project Title: \_\_\_\_\_

| ASSETS  | AMOUNT   | LIABILITIES  | AMOUNT   |
|---|----------|--|----------|
| <b>CURRENT ASSETS</b>   |          |  |          |
| Cash on Hand and In Banks.....  | \$ _____ | CURRENT LIABILITIES (Due within 1 year)                                  |          |
| Marketable Stock, Bonds and Sec.  | _____    | Notes & Accounts Payable (Schedule B)                                    | \$ _____ |
| Notes and Accounts Receivable, due<br>within 1 year (Schedule A).....     | _____    | Portion of Long Term<br>Debt (due within 1 year).....                    | _____    |
| Federal Payments Receivable.....  | _____    | Machinery and Equip. (Schedule C)....                                    | _____    |
| Prepaid Expenses.....   | _____    | Land Rental (Schedule D).....  | _____    |
| Supplies on Hand.....   | _____    | Taxes (Income, Water, Real, etc.)....                                    | _____    |
| Other Current Assets _____  | _____    | Other _____  | _____    |
| <b>TOTAL CURRENT LIABILITIES</b>  |          |  |          |
| <b>INTERMEDIATE TERM ASSETS (All assets<br/>not current or long-term)</b> |          |  |          |
| Cash Value Life Insurance.....  | _____    | INTERMEDIATE LIABILITIES (Liabilities<br>of more than 1 year)            | _____    |
| Auto, Machinery, Equip. (Schedule C)                                      | _____    | Life Insurance.....  | _____    |
| Securities (not readily marketable)                                       | _____    | Mach. & Equip. (Schedule C).....   | _____    |
| House or Bus. Furnishings.....  | _____    | Household/Business Furnishings<br>and Equipment.....                     | _____    |
| Other Intermediate Assets.....  | _____    | Lease/Rental Equipment (Schedule D) ..                                   | _____    |
| <b>TOTAL INTERMEDIATE LIABILITIES</b>                                     |          |  |          |
| <b>LONG TERM OR FIXED ASSETS</b>  |          |  |          |
| Farm, Ranch or Bus. Real Estate...  | _____    | LONG TERM LIABILITIES  | _____    |
| Other Real Estate (Schedule E)...   | _____    | Real Estate Liens (except portion<br>listed as current liabilities)..... | _____    |
| Other Fixed Assets _____  | _____    | Real Estate Mortgage (Schedule F)....                                    | _____    |
| <b>TOTAL LONG TERM LIABILITIES</b>  |          |  |          |
| <b>TOTAL LIABILITIES</b>  |          |  |          |
| (for corporation loans only)  |          |  |          |
| Common Stock.....   |          |  |          |
| Preferred Stock.....  |          |  |          |
| Retained Earnings   |          |  |          |
| <b>PRESENT NET WORTH</b>  |          |  |          |
| <b>TOTAL LIABILITIES &amp; NET WORTH</b>                                  |          |  |          |
| <b>TOTAL ASSETS</b>   |          |  |          |
| Intangible Assets _____   |          | Contingent Liabilities _____   |          |



Department of Natural Resources and Conservation  
Water Development Private Loan Program

NONAGRICULTURAL APPLICANTS ONLY  
STATEMENT OF FINANCIAL CONDITION  
SUPPORTING SCHEDULES

| SCHEDULE E-Owned Real Estate |                   |       |                   |                       |               |
|------------------------------|-------------------|-------|-------------------|-----------------------|---------------|
| Tract                        | Title In Name of: | Acres | Legal Description | Value of Improvements | Current Value |
|                              |                   | Cult. |                   |                       |               |
| A                            |                   |       |                   |                       |               |
| B                            |                   |       |                   |                       |               |
| C                            |                   |       |                   |                       |               |
| TOTAL                        |                   |       |                   |                       |               |

| SCHEDULE F-Real Estate Liens |             |                   |              |              |           |          |               |
|------------------------------|-------------|-------------------|--------------|--------------|-----------|----------|---------------|
| Tract                        | Lien Holder | Mortgage Contract | Total Amount | Payment Date | Principal | Interest | Total Payment |
| A                            |             |                   |              |              |           |          |               |
| B                            |             |                   |              |              |           |          |               |
| C                            |             |                   |              |              |           |          |               |
| TOTAL                        |             |                   |              |              |           |          |               |



Department of Natural Resources and Conservation  
Water Development Private Loan Program

**NONAGRICULTURAL APPLICANTS ONLY**  
**PROFIT OR LOSS STATEMENT**

DO NOT INCLUDE PROJECT INCOME OR EXPENSE

Your Name or Your  
Business Name \_\_\_\_\_  
Project Title \_\_\_\_\_

You must show your overall financial condition for at least the past two (2) tax years, and an estimate for the current year.

| INCOME                                     |  | YEAR   | 19_____ | 19_____  | 19_____ |
|--|--|--------|---------|----------|---------|
| INCOME SOURCES:                            |  | Actual | Actual  | Estimate |         |
|  |  | \$     | \$      | \$       |         |
|  |  |        |         |          |         |
|  |  |        |         |          |         |
|  |  |        |         |          |         |
|  |  |        |         |          |         |
|  |  |        |         |          |         |
| TOTAL GROSS INCOME.....                    |  | \$     |         |          |         |
| DIRECT COST OF PRODUCTS SOLD OR TO BE SOLD |  | \$     | \$      | \$       |         |
|  |  |        |         |          |         |
|  |  |        |         |          |         |
|  |  |        |         |          |         |
|  |  |        |         |          |         |
| TOTAL DIRECT COST OF PRODUCTS SOLD.....    |  | \$     | \$      | \$       |         |
| GROSS PROFIT                               |  | \$     | \$      | \$       |         |
| EXPENSES                                   |  |        |         |          |         |
| OPERATING EXPENSES:                        |  |        |         |          |         |
| Salaries and Employees Benefits.....       |  | \$     | \$      | \$       |         |
| Contracted Services.....                   |  |        |         |          |         |
| Rent/Leases.....                           |  |        |         |          |         |
| Water.....                                 |  |        |         |          |         |
| Repairs and Maintenance.....               |  |        |         |          |         |
| Supplies.....                              |  |        |         |          |         |
| Gas and Oil, etc.....                      |  |        |         |          |         |
| Taxes (Real Estate/Personal).....          |  |        |         |          |         |
| Income Tax.....                            |  |        |         |          |         |
| Interest Expenditures.....                 |  |        |         |          |         |
| Auto/Freight/Trucking.....                 |  |        |         |          |         |
| Depreciation.....                          |  |        |         |          |         |
| Insurance.....                             |  |        |         |          |         |
| Storage.....                               |  |        |         |          |         |
| Utilities.....                             |  |        |         |          |         |
| Accounting/Legal.....                      |  |        |         |          |         |



|   | YEAR  | 19 <u>  </u><br>Actual | 19 <u>  </u><br>Actual | 19 <u>  </u><br>Estimate |
|---|-------|------------------------|------------------------|--------------------------|
| OPERATING EXPENSES (cont.)                    |       |                        |                        |                          |
| Other (Itemize).....                          |       |                        |                        |                          |
|   |       |                        |                        |                          |
|   |       |                        |                        |                          |
|   |       |                        |                        |                          |
| <b>TOTAL OPERATING EXPENSES</b>               | \$    | \$                     | \$                     |                          |
| OTHER EXPENSES:                               |       |                        |                        |                          |
| Debt Payment on Principal.....                | \$    | \$                     | \$                     |                          |
| Cash Outlay for Capital Expenditures(Itemize) |       |                        |                        |                          |
|   |       |                        |                        |                          |
|   |       |                        |                        |                          |
| Annual Living Expense.....                    |       |                        |                        |                          |
| Other (Itemize)                               |       |                        |                        |                          |
|   |       |                        |                        |                          |
|   |       |                        |                        |                          |
| <b>TOTAL OTHER EXPENSES</b>                   | \$    | \$                     | \$                     |                          |
| <b>TOTAL EXPENSES</b>                         | \$    | \$                     | \$                     |                          |
| <b>NET PROFIT (OR LOSS)</b>                   | \$    | \$                     | \$                     |                          |
|   |       |                        |                        | , 19 <u>  </u>           |
|   |       |                        |                        | , 19 <u>  </u>           |
|   |       |                        |                        | , 19 <u>  </u>           |
| Signature(s) of Applicant(s)                  | Title | Date                   |                        |                          |



Department of Natural Resources and Conservation  
Water Development Private Loan Program

NONAGRICULTURAL APPLICANTS ONLY  
THREE YEAR PROJECTED OPERATING BUDGET  
SHOW PROJECT OR ACTIVITY INCOME & EXPENSES ONLY

Your Name or Your  
Business Name \_\_\_\_\_  
Project Title \_\_\_\_\_

Loan repayment period and estimated interest rate used to compute interest and principal  
on DNRC loan: 15 Years maximum or the life of the project, whichever is less, at 9 percent  
per year.

Indicate desired repayment schedule: Annual \_\_\_\_\_ Semi-Annual \_\_\_\_\_ Quarterly \_\_\_\_\_

| PROJECTED INCOME   |            |            |            |         |
|--|------------|------------|------------|---------|
| INCOME SOURCES:  | YEAR       | 19_____    | 19_____    | 19_____ |
| Recreation.....  | \$ _____   | \$ _____   | \$ _____   |         |
| Commercial Value of Renewable<br>Resources Produced, such as Electricity.. | _____      | _____      | _____      |         |
| Other Project Income _____   | _____      | _____      | _____      |         |
|  | _____      | _____      | _____      |         |
|  | _____      | _____      | _____      |         |
|  | _____      | _____      | _____      |         |
|  | _____      | _____      | _____      |         |
|  | _____      | _____      | _____      |         |
|  | _____      | _____      | _____      |         |
| LOST OR ABANDONED INCOME (Deduct)  | (        ) | (        ) | (        ) |         |
| TOTAL PROJECTED INCOME   | \$ _____   | \$ _____   | \$ _____   |         |
| PROJECTED EXPENSES   |            |            |            |         |
| OPERATING EXPENSES:  |            |            |            |         |
| Salaries and Employee Benefits.....  | \$ _____   | \$ _____   | \$ _____   |         |
| Contracted Services.....   | _____      | _____      | _____      |         |
| Rent/Leases.....   | _____      | _____      | _____      |         |
| Water.....   | _____      | _____      | _____      |         |
| Repairs and Maintenance.....   | _____      | _____      | _____      |         |
| Supplies.....  | _____      | _____      | _____      |         |
| Gas and Oil.....   | _____      | _____      | _____      |         |
| Taxes (Real Estate/Personal).....  | _____      | _____      | _____      |         |
| Income Tax.....  | _____      | _____      | _____      |         |
| Interest (DNRC).....   | _____      | _____      | _____      |         |
| Interest (Other Projected Debt).....                                       | _____      | _____      | _____      |         |
| Auto/Freight/Trucking.....   | _____      | _____      | _____      |         |
| Depreciation.....  | _____      | _____      | _____      |         |
| Insurance.....   | _____      | _____      | _____      |         |
| Miscellaneous Fees.....  | _____      | _____      | _____      |         |
| Storage.....   | _____      | _____      | _____      |         |
| Utilities (Gas, Water, and Electricity)....                                | _____      | _____      | _____      |         |
| Accounting/Legal.....  | _____      | _____      | _____      |         |
| Other.....   | _____      | _____      | _____      |         |
|  | _____      | _____      | _____      |         |
|  | _____      | _____      | _____      |         |
|  | _____      | _____      | _____      |         |
|  | _____      | _____      | _____      |         |
|  | _____      | _____      | _____      |         |
|  | _____      | _____      | _____      |         |
| TOTAL PROJECTED OPERATING EXPENSES   | \$ _____   | \$ _____   | \$ _____   |         |



|   | YEAR     | 19____   | 19____   | 19____    |
|---|----------|----------|----------|-----------|
| <b>OTHER PROJECTED EXPENSES:</b>  |          |          |          |           |
| Cash Outlays for Capital Expenditures _____   | \$ _____ | \$ _____ | \$ _____ |           |
| Debt Payment Principal (DNRC).....  | _____    | _____    | _____    |           |
| Debt Payment Principal (Other).....   | _____    | _____    | _____    |           |
| Other (Itemize) _____   | _____    | _____    | _____    |           |
|   | _____    | _____    | _____    |           |
|   | _____    | _____    | _____    |           |
| <b>TOTAL PROJECTED OTHER EXPENSES</b>   | \$ _____ | \$ _____ | \$ _____ |           |
| <b>PROJECTED OPERATING &amp; OTHER EXPENSES</b>   | \$ _____ | \$ _____ | \$ _____ |           |
| <br>Add a minimum of 10 percent of projected expenses<br>each year as a contingency for unexpected<br>costs. What percentage did you use? _____ | \$ _____ | \$ _____ | \$ _____ |           |
| <br>Other   | \$ _____ | \$ _____ | \$ _____ |           |
| <br><b>TOTAL PROJECTED EXPENSES</b>   | \$ _____ | \$ _____ | \$ _____ |           |
| <br><b>PROJECTED NET INCOME OR (LOSS)</b>   | \$ _____ | \$ _____ | \$ _____ |           |
|   | _____    | _____    | _____    | , 19_____ |
|   | _____    | _____    | _____    | , 19_____ |
|   | _____    | _____    | _____    | , 19_____ |
| Signature(s) of Applicant(s)  | Title    | Date     |          |           |







1520 EAST SIXTH AVENUE  
HELENA, MONTANA 59620

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